



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name ALLY FINANCIAL INC.

City/State DETROIT, MI

Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 184,297,000

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

ALLY FINANCIAL INC.
500 WOODWARD AVENUE

DETROIT, MI 48226

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	183,054,000	181,275,000	180,152,000	181,603,000	179,704,500
Net income (\$000)	655,000	796,000	3,060,000	1,085,000	1,715,000
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.38	2.55	92	2.64	2.67	46	2.95	2.60	75	2.32	2.77	20	2.37	3.01	22
+ Non-interest income	1.87	0.97	90	1.86	1.13	85	1.97	1.04	88	1.73	1.21	80	1.64	1.32	71
- Overhead expense	3.03	2.18	86	2.58	2.28	73	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42
- Provision for credit losses	0.38	0.04	91	-0.03	-0.12	55	0.14	-0.09	95	0.79	0.51	83	0.56	0.15	92
+ Securities gains (losses)	0.04	0	96	0.07	0.01	93	0.06	0.01	94	0.09	0.02	94	0.04	0.01	91
+ Other tax equivalent adjustments	0	0	87	0	0	90	0	0	89	0	0	89	0	0	42
= Pretax net operating income (tax equivalent)	1.86	1.35	84	2.23	1.78	81	2.14	1.66	81	0.78	1.04	27	1.10	1.56	14
Net operating income	1.43	1.03	85	1.76	1.36	81	1.70	1.26	85	0.60	0.81	27	0.96	1.19	20
Net income	1.43	1.02	85	1.76	1.35	81	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	4.42	2.96	94	4	3.18	90	4.16	3.06	92	4.23	3.55	87	4.90	4.41	80
Interest expense	0.91	0.20	97	1.27	0.29	98	1.10	0.25	98	1.84	0.52	97	2.44	1.08	95
Net interest income (tax equivalent)	3.51	2.75	92	2.73	2.88	37	3.06	2.80	64	2.39	3.01	19	2.45	3.33	19
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.43	0.09	90	0.41	0.16	89	0.23	0.11	83	0.63	0.27	87	0.76	0.21	91
Earnings coverage of net loan and lease losses (X)	7.62	38.54	31	8.42	25.70	32	15.23	39.72	38	3.73	22.91	16	3.03	24.40	13
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.63	1.20	96	2.79	1.49	93	2.67	1.23	95	2.77	1.58	90	0.98	0.83	69
Allowance for loan and lease losses / Total loans and leases	2.62	1.17	96	2.77	1.47	93	2.66	1.20	95	2.76	1.55	90	0.98	0.81	71
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	1.10	0.47	93	1.27	0.70	89	1.17	0.49	92	1.28	0.71	88	0.81	0.57	76
30-89 days past due loans and leases / Total loans and leases	1.34	0.32	94	0.99	0.33	92	1.46	0.32	95	1.61	0.39	96	2.11	0.43	96
Liquidity and Funding															
Net noncore funding dependence	16.28	-1.97	91	14.29	-0.51	86	14.80	-2.33	90	18.02	3.20	86	36.32	14.45	90
Net short-term noncore funding dependence	7.75	-6.65	92	0.96	-6.88	77	6.31	-7.71	92	2.52	-4.76	76	13.61	3.38	81
Net loans and leases / Total assets	66.49	59.31	69	60.78	60.99	44	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61
Capitalization															
Tier 1 leverage ratio	9.36	9.06	60	9.78	9.15	73	9.67	8.98	70	9.41	9.13	61	9.08	9.76	35
Holding company equity capital / Total assets	8.36	10.29	20	8.04	10.72	14	9.36	10.71	30	8.07	11.16	9	7.98	12.43	4
Total equity capital (including minority interest) / Total assets	8.36	10.40	19	8.04	10.85	12	9.36	10.82	28	8.07	11.29	7	7.98	12.57	3
Common equity tier 1 capital / Total risk-weighted assets	9.97	12.21	18	11.06	12.57	30	10.34	12.42	23	10.64	12.38	28	9.54	12.17	10
Net loans and leases / Equity capital (X)	7.95	5.82	85	7.56	5.73	80	7.01	5.53	80	7.87	5.58	87	8.82	5.21	95
Cash dividends / Net income	20.15	33.45	29	9.17	23.13	22	12.45	28.27	18	26.64	42.30	30	15.92	33.12	20
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	1.33	9.35	23	-0.36	16.49	8	-0.03	10.50	12	0.84	16.68	9	0.99	9.26	13
Equity capital	5.39	4.03	66	8.18	9.13	59	15.96	7.46	84	1.99	6.99	26	8.65	10.49	57
Net loans and leases	10.84	6.29	69	-11.65	7.22	4	3.37	3.36	57	-9.02	9.07	4	-1.45	9.10	8
Noncore funding	-18.35	-10.65	35	-41.33	-25.09	31	-33.18	-14.79	26	-31.66	-12.18	29	-17.09	6.59	18
Parent Company Ratios															
Short-term debt / Equity capital	2.87	0.49	86	8.72	0.52	96	6.37	0.57	94	19.30	0.77	97	33.56	1.02	98
Long-term debt / Equity capital	54.26	11.08	93	54.34	11.33	92	48.83	10.95	92	59.40	13.56	90	45.49	13.04	88
Equity investment in subsidiaries / Equity capital	138.74	103.47	97	158.70	102.85	98	133.26	103.22	96	158.95	102.81	98	163.73	103.22	98
Cash from ops + noncash items + op expense / Op expense + dividends	166.53	125.04	67	40.96	98.58	29	243.09	154.48	83	85.62	147.24	12	178.20	190.27	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,750,000	1,612,000	6,584,000	6,671,000	7,449,000	8.56	25.63
Income from lease financing receivables.....	6,000	6,000	25,000	21,000	18,000	0.00	200.00
Fully taxable income on loans and leases.....	1,756,000	1,618,000	6,609,000	6,692,000	7,467,000	8.53	25.88
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	1,756,000	1,618,000	6,609,000	6,692,000	7,467,000	8.53	25.88
Investment interest income (tax equivalent).....	185,000	126,000	584,000	697,000	893,000	46.83	46.83
Interest on balances due from depository institutions.....	1,000	4,000	15,000	24,000	62,000	-75.00	-75.00
Interest income on other earning assets.....	5,000	7,000	21,000	47,000	82,000	-28.57	-37.50
Total interest income (tax equivalent).....	1,947,000	1,755,000	7,229,000	7,460,000	8,504,000	10.94	27.01
Interest on time deposits of \$250K or more.....	14,000	25,000	83,000	142,000	140,000	-44.00	75.00
Interest on time deposits < \$250K.....	74,000	178,000	512,000	1,093,000	1,232,000	-58.43	-29.52
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	123,000	103,000	450,000	716,000	1,165,000	19.42	5.13
Interest on other borrowings and trading liabilities.....	174,000	236,000	805,000	1,228,000	1,642,000	-26.27	-58.07
Interest on subordinated debt and mandatory convertible securities.....	16,000	16,000	63,000	63,000	63,000	0.00	-56.76
Total interest expense.....	401,000	558,000	1,913,000	3,242,000	4,242,000	-28.14	-41.20
Net interest income (tax equivalent).....	1,546,000	1,197,000	5,316,000	4,218,000	4,262,000	29.16	81.67
Non-interest income.....	857,000	845,000	3,551,000	3,146,000	2,945,000	1.42	-2.94
Adjusted operating income (tax equivalent).....	2,403,000	2,042,000	8,867,000	7,364,000	7,207,000	17.68	38.58
Overhead expense.....	1,386,000	1,171,000	5,154,000	4,913,000	4,482,000	18.36	19.07
Provision for credit losses.....	172,000	-14,000	247,000	1,439,000	998,000		-36.53
Securities gains (losses).....	18,000	32,000	102,000	171,000	79,000	-43.75	-33.33
Other tax equivalent adjustments.....	1,000	1,000	1,000	2,000	0	0.00	-50.00
Pretax net operating income (tax equivalent).....	849,000	1,009,000	3,861,000	1,420,000	1,971,000	-15.86	158.84
Applicable income taxes.....	191,000	211,000	790,000	328,000	246,000	-9.48	69.03
Tax equivalent adjustments.....	3,000	2,000	6,000	6,000	4,000	50.00	50.00
Applicable income taxes (tax equivalent).....	194,000	213,000	796,000	334,000	250,000	-8.92	68.70
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	655,000	796,000	3,065,000	1,086,000	1,721,000	-17.71	207.51
Discontinued operations, net of applicable income taxes.....	0	0	-5,000	-1,000	-6,000		-100.00
Net income attributable to holding company.....	655,000	796,000	3,060,000	1,085,000	1,715,000	-17.71	206.07
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	655,000	796,000	3,060,000	1,085,000	1,715,000	-17.71	206.07
Investment securities income (tax equivalent).....	185,000	126,000	584,000	697,000	893,000	46.83	46.83
US Treasury and agency securities (excluding mortgage-backed securities).....	6,000	2,000	14,000	7,000	35,000	200.00	-25.00
Mortgage-backed securities.....	158,000	99,000	470,000	594,000	764,000	59.60	85.88
All other securities.....	21,000	25,000	100,000	96,000	94,000	-16.00	-36.36
Cash dividends declared.....	132,000	73,000	381,000	289,000	273,000	80.82	247.37
Common.....	104,000	73,000	324,000	289,000	273,000	42.47	173.68
Preferred.....	28,000	0	57,000	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.25	2.75	94	3.87	2.96	90	4.01	2.85	93	4.11	3.27	91	4.73	4	88
Less: Interest expense	0.88	0.19	97	1.23	0.27	97	1.06	0.23	97	1.79	0.48	97	2.36	0.98	95
Equals: Net interest income (tax equivalent)	3.38	2.55	92	2.64	2.67	46	2.95	2.60	75	2.32	2.77	20	2.37	3.01	22
Plus: Non-interest income	1.87	0.97	90	1.86	1.13	85	1.97	1.04	88	1.73	1.21	80	1.64	1.32	71
Equals: adjusted operating income (tax equivalent)	5.25	3.56	91	4.51	3.87	81	4.92	3.70	90	4.05	4.04	57	4.01	4.41	32
Less: Overhead expense	3.03	2.18	86	2.58	2.28	73	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42
Less: Provision for credit losses	0.38	0.04	91	-0.03	-0.12	55	0.14	-0.09	95	0.79	0.51	83	0.56	0.15	92
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.04	0	96	0.07	0.01	93	0.06	0.01	94	0.09	0.02	94	0.04	0.01	91
Plus: other tax equivalent adjustments	0	0	87	0	0	90	0	0	89	0	0	89	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.86	1.35	84	2.23	1.78	81	2.14	1.66	81	0.78	1.04	27	1.10	1.56	14
Less: Applicable income taxes (tax equivalent)	0.42	0.31	78	0.47	0.40	72	0.44	0.38	74	0.18	0.23	34	0.14	0.36	4
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.43	1.03	85	1.76	1.36	81	1.70	1.26	85	0.60	0.81	27	0.96	1.19	20
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	1	0	0	3	0	0	1
Equals: Net income	1.43	1.02	85	1.76	1.35	81	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20
Memo: Net income (last four quarters)	1.62	1.17	88	1.21	1.07	65	1.70	1.26	86	0.60	0.82	27	0.95	1.19	20
Net income—BHC and noncontrolling (minority) interest	1.43	1.04	85	1.76	1.37	80	1.70	1.27	86	0.60	0.83	27	0.95	1.20	20
Margin Analysis															
Average earning assets / Average assets	96.19	93.16	84	96.83	93.08	88	96.44	93.08	84	97.06	92.32	94	96.65	91.05	94
Average interest-bearing funds / Average assets	87.56	60.43	98	88.53	62.97	99	87.65	61.99	99	89.34	64.06	99	89.22	65.57	98
Interest income (tax equivalent) / Average earning assets	4.42	2.96	94	4	3.18	90	4.16	3.06	92	4.23	3.55	87	4.90	4.41	80
Interest expense / Average earning assets	0.91	0.20	97	1.27	0.29	98	1.10	0.25	98	1.84	0.52	97	2.44	1.08	95
Net interest income (tax equivalent) / Average earning assets	3.51	2.75	92	2.73	2.88	37	3.06	2.80	64	2.39	3.01	19	2.45	3.33	19
Yield or Cost															
Total loans and leases (tax equivalent)	5.69	3.88	93	5.57	4.05	93	5.75	4.01	93	5.51	4.27	91	5.79	5.09	84
Interest-bearing bank balances	0.10	0.18	8	0.11	0.10	62	0.13	0.14	32	0.21	0.27	37	2.06	2.04	46
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45		0	0.60	23	0	0.99	21
Total earning assets	4.42	2.93	94	4	3.15	91	4.16	3.04	93	4.23	3.51	89	4.89	4.36	82
Investment securities (tax equivalent)	1.99	1.78	72	1.51	1.84	28	1.68	1.77	46	2.21	2.25	45	2.86	2.76	60
US Treasury and agency securities (excluding mortgage-backed securities)	0.93	1.09	38	0.46	1.30	12	0.70	1.14	23	0.86	1.75	14	1.65	2.32	13
Mortgage-backed securities	2.05	1.67	86	1.36	1.60	30	1.62	1.57	56	2.28	2.05	70	2.90	2.61	85
All other securities	2.44	2.75	43	2.71	2.93	47	2.80	2.81	56	3.12	3.24	51	3.56	4.06	40
Interest-bearing deposits	0.60	0.16	95	0.89	0.26	96	0.75	0.21	95	1.51	0.53	96	2.20	1.10	96
Time deposits of \$250K or more	0.81	0.48	85	1.19	0.82	82	1.06	0.66	86	1.67	1.42	74	1.98	1.96	46
Time deposits < \$250K	0.97	0.44	93	1.67	0.78	97	1.36	0.62	94	2.26	1.36	97	2.59	1.82	94
Other domestic deposits	0.47	0.13	96	0.47	0.17	96	0.48	0.15	96	0.99	0.36	96	1.93	0.93	94
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos	0	0.16	5	0	0.18	9	0	0.17	9	0.74	0.62	72	2.54	1.86	80
Other borrowed funds and trading liabilities	4.26	1.14	97	4.25	1.38	95	4.62	1.27	97	3.59	1.50	96	3.50	2.38	92
All interest-bearing funds	1	0.31	97	1.39	0.42	97	1.21	0.37	97	2	0.74	96	2.65	1.49	89

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	857,000	845,000	3,551,000	3,146,000	2,945,000
Fiduciary activities income		0		0	0
Service charges on deposit accounts - domestic	1,000	3,000	7,000	8,000	10,000
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	5,000	10,000	24,000	21,000	23,000
Insurance activities revenue	47,000	53,000	203,000	1,111,000	1,096,000
Venture capital revenue	4,000	7,000	39,000	126,000	36,000
Net servicing fees	2,000	2,000	8,000	11,000	20,000
Net securitization income	0	0	1,000	0	1,000
Net gains (losses) on sales of loans, OREO, other assets	64,000	100,000	431,000	236,000	93,000
Other non-interest income	734,000	670,000	2,838,000	1,633,000	1,666,000
Total overhead expenses	1,386,000	1,171,000	5,154,000	4,913,000	4,482,000
Personnel expense	493,000	395,000	1,645,000	1,378,000	1,224,000
Net occupancy expense	24,000	25,000	105,000	94,000	94,000
Goodwill impairment losses	0	0	0	50,000	0
Amortization expenses and impairment loss (other intangible assets)	8,000	5,000	20,000	18,000	13,000
Other operating expenses	861,000	746,000	3,384,000	3,373,000	3,151,000
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	10,686	9,644	10,355	9,525	8,723
Average personnel expense per employee	46.14	40.96	158.86	144.67	140.32
Average assets per employee	17,130.26	18,796.66	17,397.59	19,065.93	20,601.23

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	11	0	2.10	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	57.73	61.09	36	57.37	59.31	39	58.16	59.28	40	66.75	62.28	71	62.22	61.29	58
Percent of Average Assets															
Total overhead expense	3.03	2.18	86	2.58	2.28	73	2.86	2.17	86	2.71	2.57	68	2.49	2.69	42
Personnel expense	1.08	1.21	32	0.87	1.28	14	0.91	1.21	18	0.76	1.30	8	0.68	1.41	3
Net occupancy expense	0.05	0.23	2	0.06	0.24	2	0.06	0.23	3	0.05	0.26	1	0.05	0.28	1
Other operating expenses	1.90	0.71	95	1.66	0.73	94	1.89	0.72	96	1.89	0.94	88	1.76	0.97	86
Overhead less non-interest income	1.16	1.18	43	0.72	1.10	17	0.89	1.10	29	0.97	1.25	28	0.86	1.32	19
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.68	60.59	38	57.35	58.69	42	58.13	58.83	41	66.72	61.82	74	62.19	60.64	62
Personnel expense	20.52	33.94	7	19.34	33.28	5	18.55	32.93	5	18.71	32.36	4	16.98	32.39	3
Net occupancy expense	1	6.43	2	1.22	6.42	2	1.18	6.23	3	1.28	6.58	1	1.30	6.52	3
Other operating expenses	36.16	19.35	95	36.78	18.45	96	38.39	19.18	96	46.73	22.28	91	43.90	21.20	94
Total non-interest income	35.66	26.24	75	41.38	28.42	78	40.05	27.67	80	42.72	28.83	80	40.86	29.23	76
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.04	3.51	5	0.15	3.21	6	0.08	3.27	6	0.11	3.27	7	0.14	3.88	9
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.21	2.33	22	0.49	2.51	30	0.27	2.58	22	0.29	2.46	21	0.32	3.54	21
Insurance activities revenue	1.96	0.38	88	2.60	0.38	93	2.29	0.36	93	15.09	0.41	98	15.21	0.47	98
Venture capital revenue	0.17	0.02	90	0.34	0.02	93	0.44	0.04	91	1.71	0.01	98	0.50	0.02	92
Net servicing fees	0.08	1.49	31	0.10	0.99	37	0.09	0.60	35	0.15	0.01	70	0.28	0.28	66
Net securitization income	0	0	48	0	0.01	45	0.01	0.01	89	0	0	45	0.01	0.01	89
Net gain (loss) - sales of loans, OREO, and other assets	2.66	1.74	71	4.90	3.74	68	4.86	3.30	75	3.20	3.92	56	1.29	1.86	47
Other non-interest income	30.55	8.92	94	32.81	8.65	96	32.01	9.27	96	22.18	9.65	90	23.12	10.04	90
Overhead less non-interest income	22.01	33.42	20	15.96	29.66	15	18.08	30.52	17	24	31.93	27	21.33	31.06	20
Applicable income taxes / Pretax net operating income (tax equivalent)	22.50	20.83	66	20.91	21.04	46	20.46	21.18	38	23.10	18.63	79	12.48	20.56	4
Applicable income tax + TE / Pretax net operating income + TE	22.85	22.92	52	21.11	22.74	29	20.62	22.67	20	23.52	21.18	68	12.68	23.23	3

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	23,853,000	18,096,000	23,004,000	20,114,000	22,112,000	31.81	62.29
Commercial and industrial loans	26,550,000	27,042,000	24,711,000	30,815,000	40,412,000	-1.82	-41.04
Loans to individuals	72,261,000	66,255,000	71,595,000	65,876,000	64,409,000	9.06	22.80
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	3,172,000	2,313,000	3,507,000	2,135,000	1,456,000	37.14	637.67
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	125,836,000	113,706,000	122,817,000	118,940,000	128,389,000	10.67	5.74
Less: Allowance for loan and lease losses	3,301,000	3,152,000	3,267,000	3,283,000	1,263,000	4.73	185.80
Net loans and leases	122,535,000	110,554,000	119,550,000	115,657,000	127,126,000	10.84	3.98
Debt securities that reprice or mature in over 1 year	34,126,000	34,412,000	34,361,000	30,843,000	31,589,000	-0.83	71.41
Mutual funds and equity securities	900,000	1,088,000	1,131,000	1,096,000	690,000	-17.28	63.04
Subtotal	157,561,000	146,054,000	155,042,000	147,596,000	159,405,000	7.88	13.92
Interest-bearing bank balances	3,370,000	15,012,000	4,520,000	14,872,000	2,863,000	-77.55	100.00
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	479,000	231,000	407,000	240,000	263,000	107.36	-76.69
Trading assets	0	0	0	0	2,000		-100.00
Total earning assets	161,410,000	161,297,000	159,969,000	162,708,000	162,533,000	0.07	13.63
Non-interest-bearing cash and due from depository institutions	470,000	746,000	502,000	724,000	619,000	-37.00	-68.94
Premises, fixed assets, and leases	992,000	879,000	983,000	530,000	736,000	12.86	232.89
Other real estate owned	0	2,000	1,000	2,000	9,000	-100.00	-100.00
Investment in unconsolidated subsidiaries	545,000	372,000	473,000	322,000	361,000	46.51	157.08
Intangible and other assets	20,880,000	18,583,000	20,186,000	17,879,000	16,386,000	12.36	15.91
Total assets	184,297,000	181,879,000	182,114,000	182,165,000	180,644,000	1.33	13.69
Quarterly average assets	183,054,000	181,275,000	179,757,000	182,873,000	179,763,000	0.98	13.53
Average loans and leases (YTD)	123,343,000	116,235,000	114,904,250	121,409,000	129,031,250	6.12	4.55
Memoranda							
Loans held-for-sale	471,000	630,000	549,000	406,000	158,000	-25.24	4700.00
Loans not held-for-sale	125,365,000	113,076,000	122,268,000	118,534,000	128,231,000	10.87	5.35
Real estate loans secured by 1-4 family	18,807,000	13,187,000	18,092,000	15,218,000	17,353,000	42.62	71.94
Commercial real estate loans	5,046,000	4,909,000	4,912,000	4,896,000	4,759,000	2.79	34.20
Construction and land development	213,000	207,000	201,000	255,000	178,000	2.90	-39.32
Multifamily	51,000	72,000	68,000	72,000	39,000	-29.17	
Nonfarm nonresidential	4,782,000	4,630,000	4,643,000	4,569,000	4,542,000	3.28	40.28
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	35,505,000	35,731,000	35,899,000	32,179,000	32,542,000	-0.63	57.69
U.S. Treasury securities	2,448,000	1,706,000	2,166,000	802,000	2,047,000	43.49	-23.98
US agency securities (excluding mortgage-backed securities)	0	0	0	1,000	2,000		-100.00
Municipal securities	842,000	1,063,000	864,000	1,095,000	641,000	-20.79	5.91
Mortgage-backed securities	28,882,000	29,180,000	29,160,000	26,670,000	27,225,000	-1.02	87.01
Asset-backed securities	483,000	474,000	534,000	425,000	389,000	1.90	-56.09
Other debt securities	1,950,000	2,220,000	2,044,000	2,090,000	1,548,000	-12.16	39.09
Mutual funds and equity securities	900,000	1,088,000	1,131,000	1,096,000	690,000	-17.28	63.04
Available-for-sale securities	33,446,000	33,446,000	33,598,000	29,830,000	30,284,000	0.00	56.20
U.S. Treasury securities	2,448,000	1,706,000	2,166,000	802,000	2,047,000	43.49	-23.98
US agency securities (excluding mortgage-backed securities)	0	0	0	1,000	2,000		-100.00
Municipal securities	842,000	1,063,000	864,000	1,095,000	641,000	-20.79	5.91
Mortgage-backed securities	27,723,000	27,983,000	27,990,000	25,417,000	25,678,000	-0.93	92.63
Asset-backed securities	483,000	474,000	534,000	425,000	368,000	1.90	-53.91
Other debt securities	1,950,000	2,220,000	2,044,000	2,090,000	1,548,000	-12.16	39.09
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-53,000	53,000	34,000	78,000	32,000		
Available-for-sale securities appreciation (depreciation)	-2,207,000	110,000	-63,000	894,000	317,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	260,000	163,000	203,000	145,000	2,785,000	59.51	-91.96

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	175,000	155,000	150,000	128,000	119,000	12.90	71.57
NOW, ATS and transaction accounts	4,689,000	3,677,000	4,526,000	3,378,000	2,291,000	27.52	188.55
Time deposits less brokered deposits < \$250K	25,192,000	29,729,000	27,072,000	32,026,000	33,063,000	-15.26	64.35
MMDA and other savings accounts	101,722,000	86,791,000	97,929,000	80,320,000	60,195,000	17.20	105.40
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	131,778,000	120,352,000	129,677,000	115,852,000	95,668,000	9.49	97.92
Time deposits of \$250K or more	6,647,000	8,174,000	7,213,000	8,633,000	8,184,000	-18.68	90.24
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	7,665,000	4,292,000	5,106,000	5,653,000	12,199,000	78.59	-58.79
Other borrowings w/remaining maturity over 1 year	11,131,000	12,596,000	10,885,000	14,875,000	23,751,000	-11.63	-68.83
Brokered deposits < \$250K	4,050,000	11,059,000	4,668,000	12,551,000	16,899,000	-63.38	-71.73
Noncore funding	29,493,000	36,121,000	27,872,000	41,712,000	61,033,000	-18.35	-59.75
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	1,039,000	3,615,000	1,038,000	3,614,000	3,608,000	-71.26	-73.87
Other liabilities	6,574,000	7,166,000	6,477,000	6,284,000	5,919,000	-8.26	34.08
Total liabilities	168,884,000	167,254,000	165,064,000	167,462,000	166,228,000	0.97	13.55
Equity Capital							
Perpetual preferred stock (including surplus)	2,324,000	0	2,324,000	0	0		
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	21,723,000	21,561,000	21,666,000	21,539,000	21,433,000	0.75	2.55
Retained earnings	-1,076,000	-3,555,000	-1,599,000	-4,278,000	-4,057,000		
Accumulated other comprehensive income	-1,791,000	27,000	-158,000	631,000	123,000		
Other equity capital components	-5,772,000	-3,413,000	-5,188,000	-3,194,000	-3,088,000		
Total holding company equity capital	15,413,000	14,625,000	17,050,000	14,703,000	14,416,000	5.39	15.32
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	15,413,000	14,625,000	17,050,000	14,703,000	14,416,000	5.39	15.32
Total liabilities and capital	184,297,000	181,879,000	182,114,000	182,165,000	180,644,000	1.33	13.69
Memoranda							
Non-interest-bearing deposits	175,000	155,000	150,000	128,000	119,000	12.90	71.57
Interest-bearing deposits	142,300,000	139,430,000	141,408,000	136,908,000	120,632,000	2.06	68.80
Total deposits	142,475,000	139,585,000	141,558,000	137,036,000	120,751,000	2.07	68.81
Long-term debt that reprices within 1 year	135,000	115,000	118,000	84,000	785,000	17.39	-99.10
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,050,000	14,703,000	14,703,000	14,416,000	13,268,000		
Accounting restatements	0	0	0	-1,017,000	-2,000		
Net income	655,000	796,000	3,060,000	1,085,000	1,715,000		
Net sale of new perpetual preferred stock	0	0	2,324,000	0	0		
Net sale of new common stock	57,000	22,000	127,000	106,000	93,000		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	584,000	219,000	1,994,000	106,000	1,039,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	132,000	73,000	381,000	289,000	273,000		
Change in other comprehensive income	-1,633,000	-604,000	-789,000	508,000	654,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	15,413,000	14,625,000	17,050,000	14,703,000	14,416,000		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	12.94	37.11	13	9.95	36.10	9	12.63	36.25	12	11.04	36.22	12	12.24	37.78	15
Commercial and industrial loans	14.41	10.78	71	14.87	13.88	58	13.57	10.76	68	16.92	13.52	66	22.37	12.02	88
Loans to individuals	39.21	3.61	97	36.43	3.42	97	39.31	3.36	96	36.16	3.40	96	35.66	4.20	96
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	1.72	4.19	27	1.27	4.29	23	1.93	4.47	29	1.17	4.63	20	0.81	5.01	10
Net loans and leases	66.49	59.31	69	60.78	60.99	44	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61
Debt securities over 1 year	18.52	19.47	50	18.92	16.70	61	18.87	19.46	51	16.93	15.55	57	17.49	14.60	64
Mutual funds and equity securities	0.49	0.06	97	0.60	0.06	97	0.62	0.06	97	0.60	0.05	98	0.38	0.06	96
Subtotal	85.49	80.04	66	80.30	78.43	48	85.13	79.22	70	81.02	78.16	52	88.24	79.65	82
Interest-bearing bank balances	1.83	7.18	15	8.25	9.08	45	2.48	8.50	14	8.16	7.51	56	1.58	3.06	40
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.26	1.65	18	0.13	1.59	11	0.22	1.56	16	0.13	1.68	12	0.15	1.91	9
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	31
Total earning assets	87.58	91.28	8	88.68	91.48	16	87.84	91.77	8	89.32	91.05	25	89.97	89.53	55
Non-interest cash and due from depository institutions	0.26	0.96	5	0.41	1	9	0.28	0.82	7	0.40	1.07	5	0.34	1.14	6
Other real estate owned	0	0.01	11	0	0.02	18	0	0.01	22	0	0.02	18	0	0.03	26
All other assets	12.16	7.70	93	10.91	7.44	88	11.88	7.35	92	10.28	7.82	83	9.68	9.27	57
Memoranda															
Short-term investments	2.09	10.28	7	8.38	11.92	37	2.71	11.47	8	8.30	11.17	44	1.73	7.63	17
U.S. Treasury securities	1.33	1.80	59	0.94	0.98	72	1.19	1.47	66	0.44	0.84	65	1.13	1.03	67
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	24	0	0.54	27
Municipal securities	0.46	1.72	42	0.58	1.77	42	0.47	1.73	40	0.60	1.69	44	0.35	1.34	36
Mortgage-backed securities	15.67	14.04	60	16.04	12.38	67	16.01	14.14	62	14.64	11.75	67	15.07	11.44	73
Asset-backed securities	0.26	0.56	60	0.26	0.35	71	0.29	0.50	65	0.23	0.32	69	0.22	0.28	69
Other debt securities	1.06	0.55	74	1.22	0.46	79	1.12	0.53	77	1.15	0.42	80	0.86	0.39	78
Loans held-for-sale	0.26	0.40	62	0.35	0.46	57	0.30	0.55	60	0.22	0.52	39	0.09	0.39	34
Loans held for investment	68.02	59.15	71	62.17	61.15	50	67.14	58.06	74	65.07	61.72	52	70.99	63.50	65
Real estate loans secured by 1-4 family	10.20	11.67	42	7.25	11.69	32	9.93	11.46	44	8.35	11.91	34	9.61	13.29	36
Revolving	0.12	1.40	17	0.16	1.51	17	0.13	1.42	17	0.17	1.66	19	0.22	2.07	19
Closed-end, secured by first liens	10.06	9.94	54	7.05	9.76	36	9.77	9.67	57	8.13	9.81	42	9.30	10.69	42
Closed-end, secured by junior liens	0.02	0.17	22	0.04	0.21	23	0.03	0.17	22	0.05	0.22	25	0.08	0.28	33
Commercial real estate loans	2.74	23.42	9	2.70	22.27	8	2.70	22.69	9	2.69	22.22	11	2.63	22.23	12
Construction and land development	0.12	3.49	5	0.11	3.32	5	0.11	3.34	5	0.14	3.40	7	0.10	3.44	9
Multifamily	0.03	3.52	3	0.04	3.21	4	0.04	3.57	3	0.04	3.12	6	0.02	3.01	7
Nonfarm nonresidential	2.59	15.11	11	2.55	14.77	11	2.55	14.57	11	2.51	14.72	13	2.51	14.69	15
Real estate loans secured by farmland	0	0.33	8	0	0.33	8	0	0.30	8	0	0.33	8	0	0.36	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	18.96	61.87	5	15.91	57.91	5	18.73	61.05	6	16.91	57.15	7	17.22	57.46	7
Real estate loans secured by 1-4 family	14.95	20.07	31	11.60	19.43	27	14.73	19.86	32	12.79	19.43	27	13.52	20.75	28
Revolving	0.18	2.35	15	0.26	2.45	17	0.20	2.43	16	0.26	2.64	18	0.31	3.15	19
Closed-end	14.77	17.49	38	11.34	16.76	31	14.53	17.24	39	12.53	16.59	33	13.21	17.39	34
Commercial real estate loans	4.01	38.39	4	4.32	35.36	5	4	37.86	4	4.12	34.63	6	3.71	33.52	7
Construction and land development	0.17	5.82	5	0.18	5.29	6	0.16	5.65	5	0.21	5.26	9	0.14	5.09	9
1-4 family	0	1.29	4	0	1.05	4	0	1.18	3	0	0.93	5	0	0.94	7
Other	0.17	4.49	6	0.18	4.21	6	0.16	4.40	6	0.21	4.19	9	0.14	4.02	10
Multifamily	0.04	5.66	3	0.06	5.08	4	0.06	5.78	3	0.06	4.96	6	0.03	4.69	7
Nonfarm nonresidential	3.80	25	5	4.07	23.47	7	3.78	24.56	7	3.84	22.93	6	3.54	22.15	7
Owner-occupied	2.83	8.44	20	3.33	7.93	21	2.95	8.29	21	3.11	7.68	22	2.93	7.72	23
Other	0.97	16.32	3	0.74	15.25	4	0.83	15.94	3	0.73	14.95	5	0.61	14.34	7
Real estate loans secured by farmland	0	0.59	8	0	0.56	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	21.10	18.81	60	23.78	23.16	57	20.12	18.86	60	25.91	22.17	66	31.48	19.53	84
Loans to individuals	57.42	6.52	97	58.27	6.02	97	58.29	6.24	96	55.39	6.13	96	50.17	7.13	96
Credit card loans	0.82	0.51	80	0	0.50	22	0.78	0.53	78	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	2.52	8.03	25	2.03	8.05	23	2.86	8.75	25	1.80	9.09	20	1.13	9.85	11
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	122.09	395.39	10	91.43	382.51	6	118.05	391.81	10	103.77	381.27	10	126.11	391.26	13
Real estate loans secured by 1-4 family	96.26	125.02	35	66.63	124.29	27	92.84	126.06	34	78.51	125.03	31	98.97	138.18	37
Revolving	1.16	14.84	14	1.48	16.14	15	1.25	15.44	15	1.60	17.42	17	2.26	21.26	20
Closed-end	95.10	108.83	45	65.15	106.79	31	91.59	108.85	44	76.91	106.14	37	96.71	115.20	43
Commercial real estate loans	25.83	249.33	8	24.80	237.40	7	25.21	245.88	7	25.26	234.65	9	27.14	229.44	12
Construction and land development	1.09	36.95	5	1.05	35.26	5	1.03	35.95	4	1.32	35.62	7	1.02	34.95	8
1-4 family	0	8.02	4	0	6.84	3	0	7.42	3	0	6.34	5	0	6.61	6
Other	1.09	28.49	5	1.05	28.01	6	1.03	28.11	5	1.32	28.16	7	1.02	27.32	8
Multifamily	0.26	37.99	2	0.36	34.02	3	0.35	38.66	3	0.37	32.74	5	0.22	31.04	6
Nonfarm nonresidential	24.48	160.85	10	23.39	157.71	9	23.83	158.05	10	23.57	155.06	11	25.90	152.10	14
Owner-occupied	18.24	53.96	20	19.12	52.99	21	18.62	52.99	20	19.08	52.37	24	21.44	53.07	26
Other	6.23	105.37	2	4.27	102.29	3	5.21	102.54	3	4.49	100.54	5	4.46	97.41	6
Real estate loans secured by farmland	0	3.46	8	0	3.50	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	135.89	113.45	67	136.63	145.22	48	126.81	114.45	61	158.97	139.91	59	230.48	122.02	87
Loans to individuals	369.85	36.67	97	334.76	35.91	96	367.40	34.55	96	339.85	37.47	97	367.34	43.51	97
Credit card loans	5.30	2.64	81	0	2.59	22	4.89	2.77	79	0	3.30	22	0	4.34	21
Agricultural loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	16.24	47.86	26	11.69	47.52	22	18	51.06	26	11.01	49.54	19	8.30	52.44	12
Supplemental															
Non-owner occupied CRE loans / Gross loans	1.18	30.57	3	1	27.81	4	1.05	30.07	3	1.02	27.32	5	0.79	26.45	6
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	7.60	198.65	3	5.73	185.94	3	6.61	195.33	3	6.25	183.76	5	5.76	178.57	5
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	25.84	256.17	7	24.86	243.39	7	25.23	252.85	6	25.33	240.85	9	27.20	236.10	12

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.09	10.28	7	8.38	11.92	37	2.71	11.47	8	8.30	11.17	44	1.73	7.63	17
Liquid assets	16.46	28.10	22	24.37	27.16	42	17.53	29.03	23	22.19	26.22	41	16.53	22.44	40
Investment securities	19.27	21.67	45	19.65	18.78	57	19.71	21.63	47	17.66	17.85	51	18.01	16.99	58
Net loans and leases	66.49	59.31	69	60.78	60.99	44	65.65	58.67	69	63.49	61.58	44	70.37	63.77	61
Net loans, leases and standby letters of credit	66.62	60.12	68	60.91	61.79	41	65.76	59.49	65	63.61	62.48	44	70.48	64.84	56
Core deposits	71.50	76.85	21	66.17	73.69	19	71.21	75.71	23	63.60	70.67	21	52.96	63.09	23
Noncore funding	16	9.46	81	19.86	11.95	80	15.30	10.30	77	22.90	14.13	79	33.79	19.36	81
Time deposits of \$250K or more	3.61	1.46	90	4.49	1.96	90	3.96	1.58	90	4.74	2.11	89	4.53	2.94	78
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	4.16	1.03	88	2.36	1.11	77	2.80	1	86	3.10	1.24	82	6.75	3.01	88
Earning assets that reprice within 1 year	15.98	36.68	8	21.82	38.67	11	16	37.37	6	23.75	39.38	16	22.66	39.29	10
Interest-bearing liabilities that reprice within 1 year	15.92	6.16	88	21.17	7.73	91	17.55	6.39	90	22.96	8.20	89	22.93	10.19	89
Long-term debt that reprices within 1 year	0.07	0.22	69	0.06	0.28	63	0.06	0.26	65	0.05	0.47	55	0.43	0.96	61
Net assets that reprice within 1 year	-0.01	29.01	3	0.58	29.49	3	-1.61	29.65	3	0.74	29.11	4	-0.70	26.63	6
Other Liquidity and Funding Ratios															
Net noncore funding dependence	16.28	-1.97	91	14.29	-0.51	86	14.80	-2.33	90	18.02	3.20	86	36.32	14.45	90
Net short-term noncore funding dependence	7.75	-6.65	92	0.96	-6.88	77	6.31	-7.71	92	2.52	-4.76	76	13.61	3.38	81
Short-term investment / Short-term noncore funding	23.97	265.83	7	91.60	246.74	22	33.49	273.46	7	80.25	184.19	25	12.59	77.77	13
Liquid assets - short-term noncore funding / Nonliquid assets	9.27	35.38	19	20.13	30.67	38	11.46	36.68	20	15.24	28.18	35	3.34	16.97	27
Net loans and leases / Total deposits	86	73.06	79	79.20	76.22	61	84.45	72.79	77	84.40	79.43	67	105.28	90.31	87
Net loans and leases / Core deposits	92.99	78.05	80	91.86	83.77	73	92.19	78.25	77	99.83	88.34	77	132.88	103.93	85
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.31	-3.53	72	0.30	0.62	51	0.20	0.12	59	0.45	1.57	34	0.20	0.72	38
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-12.89	-8.82	20	0.62	1.31	36	-0.36	-0.25	44	5.17	4.31	68	1.95	1.36	71
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	3.26	20.27	30	3.35	12.84	48	3.26	14.28	44	3.89	11.38	51	4.82	12.67	49
Available-for-sale securities	94.20	77.97	69	93.60	85.49	49	93.59	83.77	56	92.70	87.23	46	93.06	85.40	48
U.S. Treasury securities	6.89	8.39	60	4.77	5.10	70	6.03	6.70	64	2.49	4.72	66	6.29	6.15	68
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	23	0.01	3.49	27
Municipal securities	2.37	7.89	42	2.98	9.71	39	2.41	8.22	41	3.40	9.83	42	1.97	7.75	36
Mortgage-backed securities	81.35	65.55	71	81.67	66.67	71	81.23	66.54	70	82.88	66.64	71	83.66	67.43	73
Asset-backed securities	1.36	2.78	60	1.33	1.97	69	1.49	2.50	64	1.32	1.91	69	1.20	1.66	69
Other debt securities	5.49	3.16	77	6.21	3.05	78	5.69	3.08	78	6.49	3.01	82	4.76	2.94	76
Mutual funds and equity securities	2.53	0.30	96	3.04	0.36	96	3.15	0.29	96	3.41	0.35	98	2.12	0.40	94
Debt securities 1 year or less	1.35	8.63	20	0.65	9.29	9	1.13	7.78	16	0.75	10.55	9	0.81	11.86	5
Debt securities 1 to 5 years	5.56	18.50	19	5.21	16.09	29	5.46	18.25	22	5.85	17.03	30	8.23	17.94	39
Debt securities over 5 years	90.56	70.45	88	91.10	72.48	81	90.25	71.11	84	89.99	69.86	78	88.84	66.02	79
Pledged securities	0.73	29.79	5	0.46	33.48	1	0.57	32.26	3	0.45	35.67	3	8.56	30.57	18
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-74.75	-1.29	2	157.57	156.41	59	-67.40	27.98	0	383.43	183.32	82	-34.31	26.69	8
Investment securities	-0.63	28.40	11	12.96	31.91	31	11.56	31.36	29	-1.12	23.62	15	14.29	11.75	68
Core deposits	9.49	14.47	47	23.18	29.18	35	11.93	16.94	38	21.10	26.88	33	15.07	11.23	70
Noncore funding	-18.35	-10.65	35	-41.33	-25.09	31	-33.18	-14.79	26	-31.66	-12.18	29	-17.09	6.59	18

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			35,520,000	28,058,000	19,311,000
Commit: Secured commercial real estate loans	213,000	252,000	155,000	220,000	169,000
Commit: Unsecured real estate loans	3,000	8,000	0	9,000	8,000
Credit card lines (reported semiannually, June/Dec)			1,463,000	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	247,000	222,000	203,000	217,000	183,000
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	328,000	459,000	223,000	391,000	81,000
Written options contracts (interest rate)	389,000	576,000	580,000	587,000	522,000
Purchased options contracts (interest rate)	0	0	0	0	14,516,000
Interest rate swaps	20,043,000	17,945,000	17,039,000	12,385,000	17,101,000
Futures and forward foreign exchange	459,000	465,000	325,000	323,000	269,000
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	2,000	2,000	2,000	2,000	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							19.50	22.78	47	15.40	22.01	27	10.69	23.52	11
Standby letters of credit	0.13	0.64	12	0.12	0.67	9	0.11	0.65	8	0.12	0.71	10	0.10	0.84	9
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	11.51	45.51	40	10.69	42.67	34	9.98	46.30	38	7.51	48.62	20	17.99	68.47	44
Interest rate contracts	11.26	33.09	43	10.44	30.32	34	9.80	32.46	39	7.34	34.36	23	17.84	47.31	46
Interest rate futures and forward contracts	0.18	4.02	51	0.25	4.59	42	0.12	3.25	40	0.21	6.21	34	0.04	10.67	27
Written options contracts (interest rate)	0.21	1.59	40	0.32	2	37	0.32	1.41	47	0.32	2.18	32	0.29	2.47	41
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	8.04	2.65	85
Interest rate swaps	10.88	19.54	48	9.87	20.33	43	9.36	20.49	45	6.80	20.83	29	9.47	28.86	32
Foreign exchange contracts	0.25	6.48	69	0.26	6.19	67	0.18	6.30	67	0.18	6.01	63	0.15	10.12	57
Futures and forward foreign exchange contracts	0.25	3.96	71	0.26	3.83	70	0.18	3.78	69	0.18	3.47	66	0.15	5.23	60
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	71	0	0.80	68	0	0.92	70	0	1.86	65	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	77	0	0.27	76	0	0.32	78	0	0.52	72	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							30.91	44.98	39	23.11	42.82	22	14.97	45.53	7

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	21,221,000	19,447,000	18,169,000	13,688,000	32,489,000
Interest rate contracts	20,760,000	18,980,000	17,842,000	13,363,000	32,220,000
Foreign exchange contracts	459,000	465,000	325,000	323,000	269,000
Equity, commodity, and other contracts	2,000	2,000	2,000	2,000	0
Derivatives Position					
Futures and forwards	787,000	924,000	548,000	714,000	350,000
Written options	391,000	578,000	582,000	589,000	522,000
Exchange-traded	2,000	2,000	2,000	2,000	0
Over-the-counter	389,000	576,000	580,000	587,000	522,000
Purchased options	0	0	0	0	14,516,000
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	14,516,000
Swaps	20,043,000	17,945,000	17,039,000	12,385,000	17,101,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	21,221,000	19,447,000	18,169,000	13,688,000	32,489,000
Interest rate contracts	20,760,000	18,980,000	17,842,000	13,363,000	32,220,000
Foreign exchange contracts	459,000	465,000	325,000	323,000	269,000
Equity, commodity, and other contracts	2,000	2,000	2,000	2,000	0
Derivative contracts (excluding futures and FX 14 days or less)	20,830,000	18,869,000	17,587,000	13,099,000	31,967,000
One year or less	4,963,000	6,064,000	4,806,000	5,834,000	1,201,000
Over 1 year to 5 years	13,867,000	11,095,000	11,956,000	4,805,000	28,316,000
Over 5 years	2,000,000	1,710,000	825,000	2,460,000	2,450,000
Gross negative fair value (absolute value)	16,000	7,000	6,000	5,000	5,000
Gross positive fair value	8,000	18,000	7,000	17,000	64,000
Held for trading	0	0	0	0	0
Non-traded	8,000	18,000	7,000	17,000	64,000
Current credit exposure on risk-based capital derivative contracts	6,000	7,000	3,000	2,000	62,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
Percent of Notional Amount															
Interest rate contracts	97.83	93.91	32	97.60	94.52	35	98.20	94.17	34	97.63	94.10	37	99.17	93.44	45
Foreign exchange contracts	2.16	3.18	72	2.39	3.16	69	1.79	3.47	70	2.36	3.49	67	0.83	3.20	61
Equity, commodity, and other contracts	0.01	1.19	70	0.01	1.04	68	0.01	1.14	70	0.01	1.17	67	0	1.64	31
Futures and forwards															
Written options	3.71	10.22	50	4.75	12.82	46	3.02	11.16	42	5.22	14.05	43	1.08	13.49	21
Exchange-traded	1.84	6.03	41	2.97	8.11	40	3.20	6.28	46	4.30	8.18	46	1.61	5.91	37
Over-the-counter	0.01	0.13	85	0.01	0.10	84	0.01	0.12	85	0.01	0.14	82	0	0.15	42
Purchased options	1.83	5.74	43	2.96	7.80	41	3.19	5.96	48	4.29	7.73	49	1.61	5.10	39
Exchange-traded	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	44.68	4.42	98
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	44.68	3.35	98
Held for trading	94.45	74.58	68	92.28	69.64	71	93.78	74.26	70	90.48	68.76	68	52.64	69.75	25
Interest rate contracts															
Foreign exchange contracts	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Equity, commodity, and other contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	97.83	57.41	62	97.60	54.11	68	98.20	56.71	64	97.63	53.82	69	99.17	52.22	71
Equity, commodity, and other contracts	2.16	0.37	90	2.39	0.45	88	1.79	0.40	88	2.36	0.46	88	0.83	0.34	83
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0.01	0.11	81	0.01	0.12	79	0.01	0.09	81	0.01	0.10	80	0	0.13	38
Over 1 year to 5 years	98.16	92.63	47	97.03	90.92	55	96.80	92.53	43	95.70	91.48	49	98.39	93.86	56
Over 5 years	23.39	27.97	56	31.18	26.80	64	26.45	27.56	61	42.62	32.05	70	3.70	32.17	16
Gross negative fair value (absolute value)	65.35	26.35	95	57.05	28.69	91	65.80	27.01	96	35.10	27.06	63	87.16	30.45	95
Gross positive fair value	9.42	29.53	28	8.79	30.03	25	4.54	29.89	17	17.97	29.56	40	7.54	28.09	25
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	1.21	7	0.04	1.21	6	0.03	0.98	6	0.04	1.55	3	0.02	0.83	4
Gross positive fair value (X)	0.04	1.52	6	0.09	1.70	3	0.04	1.34	4	0.12	2.23	3	0.20	1.19	5
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.06	14	0	0.05	6	0	0.04	10	0	0.07	6	0	0.06	9
Gross positive fair value (X)	0	0.06	7	0	0.07	7	0	0.05	6	0	0.09	5	0	0.07	20
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.01	17	0	0.01	21	0	0.01	19	0	0.02	20	0	0.01	56
Current credit exposure (X)	0	0.04	17	0	0.05	13	0	0.04	13	0	0.06	13	0	0.05	25
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.47	16	0.01	0.61	13	0	0.46	13	0	0.85	13	0.04	0.73	24

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	3,267,000	3,283,000	3,283,000	1,263,000	1,242,000
Gross losses	301,000	308,000	981,000	1,326,000	1,492,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	2,000
Recoveries	168,000	190,000	712,000	562,000	514,000
Net losses	133,000	118,000	269,000	764,000	978,000
Provision for loan and lease losses	167,000	-13,000	241,000	1,439,000	998,000
Adjustments	0	0	12,000	1,345,000	1,000
Ending balance	3,301,000	3,152,000	3,267,000	3,283,000	1,263,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.36	0.04	91	-0.03	-0.11	55	0.13	-0.09	96	0.79	0.51	83	0.56	0.15	92
Provision for loan and lease losses / Average loans and leases	0.54	0.06	89	-0.04	-0.20	56	0.21	-0.16	96	1.19	0.82	80	0.77	0.24	91
Provision for loan and lease losses / Net loan and lease losses	125.56	49.50	65	-11.02	-168.35	53	89.59	-105.48	75	188.35	487.86	15	102.04	130.58	32
Allowance for loan and lease losses / Total loans and leases not held for sale	2.63	1.20	96	2.79	1.49	93	2.67	1.23	95	2.77	1.58	90	0.98	0.83	69
Allowance for loan and lease losses / Total loans and leases	2.62	1.17	96	2.77	1.47	93	2.66	1.20	95	2.76	1.55	90	0.98	0.81	71
Allowance for loan and lease losses / Net loans and leases losses (X)	6.20	38.27	24	6.68	18.09	34	12.14	21.39	53	4.30	11.58	25	1.29	8.03	5
Allowance for loan and lease losses / Nonaccrual assets	237.65	355.27	40	219.04	291.29	43	227.51	364.13	38	215.70	299.17	44	121.91	218.72	34
ALLL / 90+ days past due + nonaccrual loans and leases	237.65	284.19	48	219.04	246.27	53	227.51	287.08	50	215.70	244.34	50	121.91	151.73	50
Gross loan and lease losses / Average loans and leases	0.98	0.17	94	1.06	0.24	94	0.85	0.19	94	1.09	0.34	92	1.16	0.28	92
Recoveries / Average loans and leases	0.54	0.07	94	0.65	0.08	96	0.62	0.08	96	0.46	0.07	95	0.40	0.08	94
Net losses / Average loans and leases	0.43	0.09	90	0.41	0.16	89	0.23	0.11	83	0.63	0.27	87	0.76	0.21	91
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	82
Recoveries / Prior year-end losses	17.13	10.98	79	14.33	7.39	84	53.70	34.67	77	37.67	33.98	65	35.69	36.22	59
Earnings coverage of net loan and lease losses (X)	7.62	38.54	31	8.42	25.70	32	15.23	39.72	38	3.73	22.91	16	3.03	24.40	13

Net Loan and Lease Losses By Type

Real estate loans	-0.03	-0.01	18	-0.02	0.03	17	-0.03	0.02	15	-0.01	0.04	11	-0.03	0.01	10
Real estate loans secured by 1-4 family	-0.04	-0.02	27	-0.03	-0.01	25	-0.04	-0.02	26	-0.02	0.01	23	-0.03	0.01	13
Revolving	0	-0.08	73	0	-0.03	61	-0.82	-0.07	4	0	0.01	54	0	0.02	43
Closed-end	-0.04	-0.02	23	-0.03	-0.01	24	-0.03	-0.01	25	-0.02	0	20	-0.04	0	9
Commercial real estate loans	0	0	63	0	0.05	43	0	0.04	31	0.02	0.07	42	0	0.01	38
Construction and land development	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	60	0	0.07	38	0	0.05	29	0.02	0.11	35	0	0.02	38
Owner-occupied	0	0	64	0	0.01	50	0	0.01	44	0	0.02	26	0	0.01	45
Other	0	0	54	0	0.06	41	0	0.04	35	0.02	0.08	45	0	0.01	40
Real estate loans secured by farmland		0			0			0			0.02			0.01	
Commercial and industrial loans	0.06	0.11	54	0.28	0.20	66	0.11	0.17	45	0.28	0.47	43	0.22	0.37	41
Loans to individuals	0.71	0.70	57	0.57	1.06	40	0.34	0.71	31	1.02	1.13	60	1.39	1.17	65
Credit card loans	3.09	1.88	80		2.41		0.21	1.84	13		2.92			3.11	
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.25	0.16	75	0.86	0.09	93	0.23	0.10	80	0.23	0.15	72	0.14	0.15	62

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	1,684,000	1,122,000	1,793,000	1,914,000	2,709,000
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	1,389,000	1,439,000	1,436,000	1,522,000	1,036,000
Total past due and nonaccrual loans and leases	3,073,000	2,561,000	3,229,000	3,436,000	3,745,000
Restructured 30-89 days past due	1,000	2,000	1,000	2,000	5,000
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	862,000	900,000	831,000	870,000	366,000
Total restructured loans and leases	863,000	902,000	832,000	872,000	371,000
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,450,000	1,514,000	1,527,000	1,281,000	496,000
Other real estate owned	0	2,000	1,000	2,000	9,000
Other Assets					
30-89 days past due	68,000	53,000	76,000	83,000	103,000
90+ days past due	7,000	11,000	9,000	22,000	15,000
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	75,000	64,000	85,000	105,000	118,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	1.34	0.32	94	0.99	0.33	92	1.46	0.32	95	1.61	0.39	96	2.11	0.43	96
90+ days past due loans and leases	0	0.10	10	0	0.11	8	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	1.10	0.44	94	1.27	0.65	89	1.17	0.46	93	1.28	0.66	88	0.81	0.51	80
90+ days past due and nonaccrual loans and leases	1.10	0.59	85	1.27	0.82	82	1.17	0.62	87	1.28	0.85	81	0.81	0.71	60
30-89 days past due restructured	0	0.01	41	0	0.01	53	0	0.01	48	0	0.01	44	0	0.01	47
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.69	0.10	98	0.79	0.13	98	0.68	0.10	98	0.73	0.13	98	0.29	0.14	82
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	1.39	0.32	94	1.03	0.33	92	1.52	0.32	96	1.68	0.40	96	2.19	0.43	96
90+ days past due assets	0.01	0.10	34	0.01	0.11	33	0.01	0.10	31	0.02	0.12	41	0.01	0.15	24
Nonaccrual assets	1.10	0.45	93	1.26	0.66	89	1.17	0.47	92	1.28	0.67	87	0.81	0.53	80
30+ days past due and nonaccrual assets	2.50	0.94	91	2.31	1.18	87	2.70	0.97	92	2.97	1.29	89	3.01	1.19	90
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.76	0.35	88	0.80	0.50	84	0.79	0.36	90	0.85	0.52	84	0.58	0.44	69
90+ days past due and nonaccrual assets + other real estate owned	0.76	0.36	88	0.80	0.53	82	0.79	0.37	90	0.85	0.55	84	0.59	0.48	65
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.54	0.41	94	1.63	0.58	93	1.63	0.41	95	1.54	0.60	93	0.86	0.53	82
Allowance for loan and lease losses	86.03	62.77	77	93.81	69.27	79	90.76	62.64	77	85.50	66.66	75	122.41	115.41	64
Equity capital + allowance for loan and lease losses	15.18	3.67	95	16.63	5.03	94	14.59	3.60	95	15.61	4.97	95	9.86	4.28	93
Tier 1 capital + allowance for loan and lease losses	13.90	4.23	94	14.12	5.96	92	14.34	4.30	95	13.64	6.05	92	8.82	5.65	80
Loans and leases + other real estate owned	2.26	0.69	94	2.60	0.97	94	2.41	0.71	94	2.36	0.97	93	1.20	0.85	78

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.25	0.26	54	0.31	0.31	61	0.38	0.26	74	0.35	0.39	55	0.40	0.38	63
90+ days past due	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
Nonaccrual	0.32	0.51	39	0.54	0.76	42	0.38	0.52	43	0.53	0.76	39	0.28	0.46	34
Commercial and industrial															
30–89 days past due	0.27	0.26	61	0.21	0.22	62	0.26	0.24	63	0.28	0.23	70	0.22	0.31	45
90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.97	0.53	81	0.82	0.69	67	1.18	0.57	86	0.72	0.75	54	0.60	0.83	44
Individuals															
30–89 days past due	2.14	0.67	95	1.52	0.53	91	2.29	0.63	93	2.66	0.83	96	3.92	0.83	98
90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	1.45	0.16	97	1.68	0.22	94	1.47	0.17	94	1.80	0.28	92	1.13	0.17	96
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due		0.16			0.17			0.07			0.17			0.24	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.71			0.44			0.70			0.49			0.67	
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.19	0.13	69	0.17	0.13	70	0.14	0.12	73	0.33	0.18	76	0.41	0.20	79
90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0.16	0.08	80	0.39	0.15	79	0.17	0.09	77	0.52	0.15	85	0.14	0.13	68

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.31	0.44	47	0.41	0.47	54	0.48	0.46	62	0.46	0.65	45	0.51	0.67	48
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.40	0.68	41	0.72	0.88	51	0.47	0.71	42	0.67	0.89	48	0.33	0.73	23
Revolving	30-89 days past due	0.44	0.27	75	0.34	0.31	64	0.41	0.28	69	0.65	0.48	68	2.27	0.45	98
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	2.64	1.02	86	2.73	1.31	85	2.46	1.18	83	2.26	1.13	83	2.27	1	83
Closed-end	30-89 days past due	0.31	0.46	47	0.41	0.48	51	0.48	0.49	62	0.46	0.65	42	0.47	0.70	40
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.37	0.66	39	0.67	0.85	49	0.44	0.67	41	0.64	0.87	47	0.28	0.70	20
Junior lien	30-89 days past due	0	0.01	12	0.01	0.01	47	0	0.01	11	0	0.02	10	0.01	0.02	28
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	9	0.01	0.05	22	0.01	0.03	30	0.01	0.04	32	0.01	0.04	33
Commercial real estate	30-89 days past due	0	0.16	3	0.06	0.22	26	0	0.15	3	0	0.26	4	0	0.18	4
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.02	0.37	9	0.04	0.62	6	0.06	0.38	14	0.10	0.62	11	0.08	0.23	26
Construction and development	30-89 days past due	0	0.19	17	1.45	0.22	93	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.14	20	1.45	0.16	94	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.13	6	0	0.20	5	0	0.13	6	0	0.23	6	0	0.14	5
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.02	0.45	9	0.04	0.78	5	0.06	0.45	14	0.11	0.80	9	0.09	0.28	20
Owner Occupied	30-89 days past due	0	0.04	10	0	0.06	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.02	0.17	19	0.04	0.32	16	0.06	0.17	32	0.11	0.27	26	0.09	0.16	38
Other	30-89 days past due	0	0.08	12	0	0.12	8	0	0.08	14	0	0.14	11	0	0.07	9
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.24	7	0	0.40	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30-89 days past due		0.17			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.67			1.14			0.69			1.13			0.84	
Credit card	30-89 days past due	1.35	0.87	81		0.75		1.05	0.81	68		0.95			1.19	
	90+ days past due	0	0.45	16		0.56		0	0.45	14		0.63			0.78	
	Nonaccrual	1.45	0.12	96		0.10		1.15	0.10	94		0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	15,956,000	18,153,000	16,483,000	18,350,000	18,350,000
Retained earnings	-189,000	-2,400,000	-416,000	-3,090,000	-4,057,000
Accumulated other comprehensive income (AOCI)	-1,791,000	27,000	-158,000	631,000	123,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	13,976,000	15,780,000	15,909,000	15,891,000	14,416,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	938,000	414,000	943,000	402,000	475,000
Accumulated other comprehensive income-related adjustments	-1,811,000	7,000	-177,000	611,000	104,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	14,849,000	15,359,000	15,143,000	14,878,000	13,837,000
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	14,849,000	15,359,000	15,143,000	14,878,000	13,837,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	2,324,000	2,500,000	2,324,000	2,499,000	2,496,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	2,324,000	2,500,000	2,324,000	2,499,000	2,496,000
Less: Additional tier 1 capital deductions	49,000	64,000	64,000	88,000	62,000
Additional tier 1 capital	2,275,000	2,436,000	2,260,000	2,411,000	2,434,000
Tier 1 Capital	17,124,000	17,795,000	17,403,000	17,289,000	16,271,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	623,000	829,000	623,000	829,000	1,033,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,866,000	1,680,000	1,762,000	1,748,000	1,264,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,489,000	2,509,000	2,385,000	2,577,000	2,297,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	49,000	64,000	64,000	88,000	62,000
Tier 2 capital	2,440,000	2,445,000	2,321,000	2,489,000	2,235,000
Exited advanced approach tier 2 capital					
Total capital	19,564,000	20,240,000	19,724,000	19,778,000	18,506,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	183,941,000	182,430,000	180,940,000	184,061,000	179,763,000
Less: Deductions from common equity tier 1 capital	938,000	414,000	943,000	402,000	475,000
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	183,003,000	182,016,000	179,997,000	183,659,000	179,288,000
Total risk-weighted assets	149,000,480	138,817,880	146,399,240	139,786,840	145,071,620
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	9.97	12.18	19	11.06	12.54	30	10.34	12.37	24	10.64	12.35	28	9.54	12.11	11
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.49	12.88	29	12.82	13.31	49	11.89	13.11	32	12.37	13.08	44	11.22	12.78	27
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.13	14.72	21	14.58	15.37	41	13.47	14.91	25	14.15	15.23	34	12.76	14.36	23
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.36	9.06	60	9.78	9.15	73	9.67	8.98	70	9.41	9.13	61	9.08	9.76	35
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name _____ City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	9,243,000	9,221,000	9,382,000	9,137,000	8,547,000	0.24	27.84
Total property and casualty assets	9,243,000	9,221,000	9,382,000	9,137,000	8,547,000	0.24	27.84
Reinsurance recoverables (P/C)	107,000	113,000	105,000	113,000	111,000		-20.15
Total life and health assets	0	0		0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0		0	0		
<hr/>							
Total insurance underwriting equity	5,158,000	5,162,000	5,329,000	5,125,000	4,754,000	-0.08	24.26
Total property and casualty equity	5,158,000	5,162,000	5,329,000	5,125,000	4,754,000	-0.08	24.26
Total life and health equity	0	0		0	0		
Total insurance underwriting net income	20,000	124,000	318,000	284,000	308,000	-83.87	-42.86
Total property and casualty	20,000	124,000	318,000	284,000	308,000	-83.87	-42.86
Total life and health	0	0		0	0		
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Claims and claims adjusted expense reserves (P/C)	123,000	132,000	122,000	129,000	122,000	-6.82	-29.71
Unearned premiums (P/C)	476,000	455,000	462,000	447,000	436,000	4.62	23.64
Policyholder benefit and contractholder funds (L/H)	0	0		0	0		
Separate account liabilities (L/H)	0	0		0	0		
Insurance activities revenue	47,000	53,000	203,000	1,111,000	1,096,000	-11.32	-80.66
Other insurance activities income	3,000	2,000	11,000	8,000	9,000	50.00	50.00
Insurance and reinsurance underwriting income	44,000	51,000	192,000	1,103,000	1,087,000	-13.73	-81.74
Premiums	44,000	51,000	192,000	224,000	256,000	-13.73	-10.20
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	44,000	51,000	192,000	224,000	256,000	-13.73	-10.20
Insurance benefits, losses, expenses	74,000	77,000	320,000	1,010,000	933,000	-3.90	-66.36
Net assets of insurance underwriting subsidiaries	2,938,000	2,997,000	2,994,000	2,966,000	2,771,000	-1.97	9.59
Life insurance assets	0	0	0	0	0		

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	5.02	0	98	5.07	0	98	5.15	0	98	5.02	0	98	4.73	0.01	97
Insurance underwriting assets (P/C) / Total insurance underwriting assets	100	50.48	77	100	54.39	76	100	53.11	76	100	53.67	76	100	51.47	79
Insurance underwriting assets (L/H) / Total insurance underwriting assets	0	49.52	22	0	45.61	23	0	46.89	24	0	46.33	23	0	48.53	20
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
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Insurance activities revenue / Adjusted operating income	1.96	0.38	88	2.60	0.38	93	2.29	0.36	93	15.09	0.41	98	15.21	0.47	98
Premium income / Insurance activities revenue	93.62	3.33	98	96.23	2.23	98	94.58	2.76	97	20.16	2.84	90	23.36	7.32	85
Credit related premium income / Total premium income	0	37.50	32	0	33.33	34	0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	62.50	67	100	66.67	65	100	67.01	65	100	61.77	70	100	65.09	70
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Insurance underwriting net income / Consolidated net income	3.05	0.02	98	15.58	0.02	98	10.39	0.02	98	26.18	0.03	98	17.96	0.08	97
Insurance net income (P/C) / Equity (P/C)	1.55	25.60	33	9.61	22.15	55	5.97	23.22	47	5.54	15.59	36	6.48	19.86	33
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	168.18	2,703.20	88	150.98	1,367.96	62	166.67	927.51	73	450.89	447.82	77	364.45	233.61	81
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Reinsurance recovery (P/C) / Total assets (P/C)	1.16	0.07	94	1.23	0.07	94	1.12	0.07	94	1.24	0.07	94	1.30	0.15	85
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	1.59	0	99	1.65	0	99	1.64	0	99	1.63	0	99	1.53	0	98
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12.22	3	0	11	2	0	12	2	0	11.03	3	0	11.51	3
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	109,000	95,000	108,000	94,000	97,000
Real estate loans	0	0	0	0	0
Commercial and industrial loans	109,000	95,000	108,000	94,000	97,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	530,000	563,000	555,000	539,000	513,000
Interest-bearing bank balances	79,000	81,000	82,000	81,000	46,000
Total selected foreign assets	718,000	739,000	745,000	714,000	656,000
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	14.74	10.28	69	39.71	-6.17	88	14.89	6.83	70	-3.09	-2.40	55	12.79	22.48	71
Total selected assets	-2.84	17.19	40	27.63	-2.56	79	4.34	9.48	60	8.84	2.04	66	14.29	12.40	73
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	12,000	0	0	0	417,000		-99.61
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	12,000	0	0	0	0		
Auto loans	0	0	0	0	417,000		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	23,000		-100.00
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	23,000		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0.01	0	0	0	0		0.23
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0.01	0	0	0	0		0
Auto loans	0	0	0	0	0		0.23
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	14.76						13.16
Home equity lines	0.18						0.31
Credit card receivables	0.83						0
Auto loans and other consumer loans	56.60						50.33
Commercial and industrial loans	21.10						31.37
All other loans and leases	6.53						4.83

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0				5.52
1-4 family residential loans					
Home equity lines					
Credit card receivables	0				
Auto loans					5.52
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0				0
Seller's interest carried as securities and loans	0				0
Home equity lines					
Credit card receivables	0				
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0.14
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0.14

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	13,000		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	13,000		-100.00
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	4,000		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	4,000		-100.00
Total past due securitized assets	0	0	0	0	17,000		-100.00
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	5,000		-100.00
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	5,000		-100.00

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables	0				
Auto loans					3.12
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0				3.12
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables	0				
Auto loans and other consumer loans					0.96
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0				0.96
Total past due securitized assets percent of securitized assets	0				4.08
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables	0				
Auto loans					1.20
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0				1.20
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.31				0.47
Home equity lines	0.44				2.27
Credit card receivables	1.34				
Commercial and industrial loans	0.27				0.22
All other loans and leases	1.85				3.42
Total managed loans past due 30–89 days	1.34				2.11
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0				0
Home equity lines	0				0
Credit card receivables	0				
Commercial and industrial loans	0				0
All other loans and leases	-0.01				-0.02
Total managed loans past due 90+ days	0				0
Total Past Due Managed Assets	1.34				2.12
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.04				-0.04
Home equity lines	0				0
Credit card receivables	3.06				
Commercial and industrial loans	0.06				0.22
All other loans and leases	0.62				1.26
Net Losses on Managed Assets Percent of Total Managed Assets	0.42				0.76

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	28,000	29,000	113,000	133,000	155,000	-3.45	-80.28
Dividends	0	0	0	0	0		
Interest	1,000	1,000	4,000	10,000	14,000	0.00	0.00
Management and service fees	0	0	0	0	0		
Other income	27,000	28,000	109,000	123,000	141,000	-3.57	-80.85
Income from nonbank subsidiaries	2,000	13,000	37,000	89,000	503,000	-84.62	-98.11
Dividends	0	10,000	27,000	66,000	436,000	-100.00	-100.00
Interest	2,000	1,000	5,000	5,000	11,000	100.00	-33.33
Management and service fees	0	0	0	0	0		
Other income	0	2,000	5,000	18,000	56,000	-100.00	-100.00
Income from subsidiary holding companies	650,000	550,000	3,450,000	1,150,000	1,950,000	18.18	
Dividends	650,000	550,000	3,450,000	1,150,000	1,950,000	18.18	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	680,000	592,000	3,600,000	1,372,000	2,608,000	14.86	174.19
Securities gains (losses)	0	0	0	0	0		
Other operating income	-9,000	-25,000	-48,000	-119,000	-67,000		
Total operating income	671,000	567,000	3,552,000	1,253,000	2,541,000	18.34	139.64
Operating Expenses							
Personnel expenses	13,000	13,000	63,000	25,000	36,000	0.00	-89.34
Interest expense	140,000	147,000	572,000	628,000	700,000	-4.76	-45.53
Other expenses	232,000	185,000	1,016,000	863,000	818,000	25.41	-30.75
Provision for loan and lease losses	-12,000	-41,000	-106,000	-68,000	36,000		
Total operating expenses	373,000	304,000	1,545,000	1,448,000	1,590,000	22.70	-54.57
Income (loss) before taxes	295,000	263,000	2,106,000	-91,000	951,000	12.17	
Applicable income taxes (credit)	-78,000	-78,000	-412,000	-301,000	-567,000		
Extraordinary items							
Income before undistributed income of subsidiaries	373,000	341,000	2,513,000	209,000	1,513,000	9.38	
Equity in undistributed income of subsidiaries	282,000	455,000	547,000	876,000	202,000	-38.02	-54.44
Bank subsidiaries	0	0	0	0	0		
Nonbank subsidiaries	7,000	117,000	301,000	134,000	-8,000	-94.02	-96.96
Subsidiary holding companies	275,000	338,000	246,000	742,000	210,000	-18.64	-29.31
Net income (loss)	655,000	796,000	3,060,000	1,085,000	1,715,000	-17.71	206.07
Memoranda							
Bank net income	0	0	0	0	0		
Nonbank net income	7,000	127,000	328,000	200,000	428,000	-94.49	-97.42
Subsidiary holding companys' net income	925,000	888,000	3,696,000	1,892,000	2,160,000	4.17	137.79

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
Assets											
Investment in bank subsidiaries	129,000	0.51	147,000	0.52	157,000	0.55	152,000	122,000	-12.24	-72.73	
Common and preferred stock	0	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00	
Other receivables	129,000	0.51	147,000	0.52	157,000	0.55	152,000	122,000	-12.24	168.75	
Investment in nonbank subsidiaries	6,097,000	23.95	6,516,000	23.27	6,292,000	22.19	6,473,000	6,860,000	-6.43	-45.57	
Common and preferred stock	5,811,000	22.82	6,237,000	22.27	5,993,000	21.14	6,224,000	6,649,000	-6.83	-40.59	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	224,000	0.88	230,000	0.82	207,000	0.73	197,000	161,000	-2.61	-83.72	
Other receivables	62,000	0.24	49,000	0.17	92,000	0.32	52,000	50,000	26.53	37.78	
Investment in subsidiary holding companies	15,573,000	61.17	16,973,000	60.61	16,728,000	59	17,146,000	16,954,000	-8.25	-15.39	
Common and preferred stock	15,573,000	61.17	16,973,000	60.61	16,728,000	59	17,146,000	16,954,000	-8.25	-15.39	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	433,000	1.70	449,000	1.60	482,000	1.70	706,000	2,145,000	-3.56	-90.87	
Securities	6,000	0.02	5,000	0.02	6,000	0.02	0	0	20.00	-99.26	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	2,441,000	9.59	1,816,000	6.48	3,616,000	12.75	4,428,000	2,050,000	34.42		
Cash and due from unrelated depository institution	27,000	0.11	36,000	0.13	32,000	0.11	55,000	55,000	-25.00	-96.09	
Premises, furnishings, fixtures and equipment	11,000	0.04	18,000	0.06	14,000	0.05	23,000	26,000	-38.89	-38.89	
Intangible assets	21,000	0.08	22,000	0.08	21,000	0.07	22,000	23,000	-4.55	-16.00	
Other assets	722,000	2.84	2,022,000	7.22	1,006,000	3.55	1,831,000	2,003,000	-64.29	-82.61	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0			
Total assets	25,460,000	100.00	28,004,000	100.00	28,354,000	100.00	30,836,000	30,238,000	-9.08	-37.16	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less	442,000	1.74	1,276,000	4.56	1,086,000	3.83	2,838,000	4,838,000	-65.36	-94.88	
Borrowings with maturity over 1 year	7,324,000	28.77	6,911,000	24.68	7,287,000	25.70	7,698,000	5,525,000	5.98	-41.16	
Subordinated notes and debentures	1,039,000	4.08	1,036,000	3.70	1,038,000	3.66	1,036,000	1,033,000	0.29	-26.21	
Other liabilities	493,000	1.94	781,000	2.79	755,000	2.66	517,000	528,000	-36.88	-22.24	
Balance due to subsidiaries and related institutions	749,000	2.94	3,375,000	12.05	1,138,000	4.01	4,044,000	3,898,000	-77.81	-81.39	
Total liabilities	10,047,000	39.46	13,379,000	47.78	11,304,000	39.87	16,133,000	15,822,000	-24.90	-62.99	
Equity Capital	15,413,000	60.54	14,625,000	52.22	17,050,000	60.13	14,703,000	14,416,000	5.39	15.32	
Perpetual preferred stock (income surplus)	2,324,000	9.13	0	0	2,324,000	8.20	0	0			
Common stock	5,000	0.02	5,000	0.02	5,000	0.02	5,000	5,000	0.00	0.00	
Common surplus	21,723,000	85.32	21,561,000	76.99	21,666,000	76.41	21,539,000	21,433,000	0.75	2.55	
Retained earnings	-1,076,000	-4.23	-3,555,000	-12.69	-1,599,000	-5.64	-4,278,000	-4,057,000			
Accumulated other comprehensive income	-1,791,000	-7.03	27,000	0.10	-158,000	-0.56	631,000	123,000			
Other equity capital components	-5,772,000	-22.67	-3,413,000	-12.19	-5,188,000	-18.30	-3,194,000	-3,088,000			
Total liabilities and equity capital	25,460,000	100.00	28,004,000	100.00	28,354,000	100.00	30,836,000	30,238,000	-9.08	-37.16	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	10,000		-100.00	
Loans and advances from nonbank subsidiaries	703,000	2.76	3,259,000	11.64	1,040,000	3.67	3,953,000	3,771,000	-78.43	-80.82	
Notes payable to subsidiaries that issued TPS	0	0	2,579,000	9.21	0	0	2,578,000	2,575,000	-100.00	-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	6,000		-100.00	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		-100.00	

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	16.21	9.94	91	21.04	12.54	91	18.32	11.94	90	7.59	7.29	51	12.26	9.68	79
Bank net income / Average equity investment in banks		10.44			12.55			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks	0.47	11.36	26	8.15	12.53	52	5.36	13.12	39	3.21	9.75	44	6.15	7.89	57
Subsidiary HCs net income / Average equity investment in sub HCs	22.91	8.34	89	20.82	11.69	85	21.63	10.11	85	11.24	7.01	75	12.93	8.55	75
Bank net income / Parent net income	0	97.54	4	0	95.97	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	1.07	3.43	55	15.95	2.83	90	10.72	3.40	84	18.43	3.59	90	24.96	5.93	86
Subsidiary holding companies' net income / Parent net income	141.22	80.23	88	111.56	65.70	95	120.78	65.35	95	174.38	68.34	95	125.95	74	92
Leverage															
Total liabilities / Equity capital	65.19	16.87	92	91.48	17.74	94	66.30	16.81	91	109.73	20.06	95	109.75	20.43	95
Total debt / Equity capital	57.13	11.65	92	63.06	11.90	93	55.20	11.71	91	78.71	14.41	93	79.05	14.31	94
Total debt + notes payable to subs that issued TPS / Equity capital	57.13	13.71	92	80.70	14.30	94	55.20	13.63	91	96.24	16.67	94	96.91	16.36	95
Total debt + Loans guaranteed for affiliate / Equity capital	57.13	11.72	92	63.06	12.02	93	55.20	11.77	91	78.71	14.68	92	79.05	14.56	92
Total debt / Equity capital – excess over fair value	57.13	11.75	92	63.06	12	93	55.20	11.81	91	78.71	14.52	93	79.05	14.51	94
Long-term debt / Equity capital	54.26	11.08	93	54.34	11.33	92	48.83	10.95	92	59.40	13.56	90	45.49	13.04	88
Short-term debt / Equity capital	2.87	0.49	86	8.72	0.52	96	6.37	0.57	94	19.30	0.77	97	33.56	1.02	98
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0.04	0.05	85
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	68.72	40.81	70	49.02	35.48	60	69.82	39.86	74	47.24	34.67	59	23.97	28.44	49
Double Leverage															
Equity investment in subs / Equity capital	138.74	103.47	97	158.70	102.85	98	133.26	103.22	96	158.95	102.81	98	163.73	103.22	98
Total investment in subs / Equity capital	141.43	108.45	91	161.61	108.21	92	135.94	108.40	90	161.67	110.16	91	166.04	111.07	91
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	2.28	0.38	95	2.70	0.22	96	1.85	0.29	94	7.99	0.47	99	5.36	0.36	98
Equity investment in subs – equity cap / Net income-div (X)	2.85	1.31	86	2.97	0.74	93	2.12	1.05	81	10.89	1.82	97	6.37	1.22	95
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	144.36	129.62	60	163.40	111.20	77	202.54	152.85	70	92.52	136.59	21	171.18	177.68	54
Cash from ops + noncash items + op expense / Op expense + dividend	166.53	125.04	67	40.96	98.58	29	243.09	154.48	83	85.62	147.24	12	178.20	190.27	51
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-137.62	98.29	5	-607.45	85.35	1	53.76	98.54	14	226.35	134.08	85	127.61	116.34	65
Pretax operating income + interest expense / Interest expense	310.71	2,251.18	33	278.91	1,142.88	35	468.18	1,835.33	21	85.51	2,016.32	9	235.86	1,968.54	15
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	310.71	1,728.15	31	239.89	1,357.31	31	425	1,770.77	20	88.78	1,539.23	8	202.81	1,632.83	11
Dividends + interest from subsidiaries / Interest expense + dividends	240.07	145.40	78	255.45	117.86	87	365.79	174.12	91	134.24	150.43	52	247.79	210.80	70
Fees + other income from subsidiaries / Salary + other expenses	11.02	9.52	76	15.15	13.36	71	10.57	11.92	70	15.88	13.95	69	23.07	16.52	70
Net income / Current part of long-term debt + preferred dividends (X)	23.39	20.52	62		33.13		53.68	47.61	81		35.64		285.83	57.11	89
Other Ratios															
Net assets that reprice within 1 year / Total assets	7.06	3.42	76	-7.12	3.97	3	9.65	3.44	84	-2.27	3.85	10	-15.59	2.64	3
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.24	46	0	0.05	46	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	9.54	0.75	93	16.93	1.22	93	10.96	0.92	92	14.11	1.03	93	6.13	0.54	93
Total	9.54	1	93	16.93	1.27	93	10.96	1.09	92	14.11	1.13	93	6.13	0.58	93
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	5.66	1.70	87	5.96	1.80	86	5.64	1.76	86	5.99	2.66	83	6.74	5.62	78
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.16	0.05	90	0.17	0.07	88	0.16	0.06	89	0.17	0.08	87	0.16	0.19	84

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	35.39	64.91	25	21.41	74.87	15	15.16	66.37	7	138.28	81.10	85	18.04	57.84	12
Dividends declared / Net income	20.15	33.46	29	9.17	23.13	22	12.45	28.27	18	26.64	42.29	30	15.92	33.08	20
Net income – dividends / Average equity.....	12.94	6.76	90	19.11	9.52	94	16.04	8.62	91	5.57	4.14	69	10.31	6.46	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	0	101.14	15	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	0	1.65	31	13.70	3.28	87	7.09	4.90	77	22.84	3.41	90	159.71	7.53	95
Dividends from subsidiary holding companies.....	492.42	3.24	98	753.42	4.75	99	905.51	5.91	99	397.92	4.85	96	714.29	21.40	98
Dividends from all subsidiaries	492.42	153.16	91	767.12	128.99	95	912.60	203.53	95	420.76	174.85	90	873.99	260.40	94
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.39			30.63			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.15			0.12			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.75			1.08			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		49.34			33.49			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	31.46	24	7.87	47.24	57	8.23	62.63	25	33	56.39	47	101.87	82.95	72
Interest income from nonbank subsidiaries.....	28.57	2.20	93	0.79	2.80	70	1.52	2.44	74	2.50	7.38	69	2.57	20.25	59
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	1.57	0.09	92	1.52	0.07	92	9	0.16	96	13.08	1.06	93
Operating income from nonbank subsidiaries	28.57	39.06	60	10.24	69.48	42	11.28	87.22	18	44.50	79.84	38	117.52	150.41	60
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	70.27	117.80	55	61.94	28.44	70	93.34	38.10	80	60.78	43.51	66	90.28	61.23	61
Interest income from subsidiary holding companies.....	0	11.88	27	0	6.44	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	70.27	126.86	50	61.94	34.47	65	93.34	58.37	65	60.78	55.20	57	90.28	76.49	50
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	0	58.57	15	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0.15	1.04	68	0.18	0.72	68	0.11	0.23	69	0.80	0.63	78	0.55	0.80	69
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	4.02	0.01	97	4.94	0.02	97	3.07	0.02	96	9.82	0.04	98	5.55	0.03	99
Operating income from bank subsidiaries	4.17	73.91	17	5.11	71.70	17	3.18	83.13	10	10.61	82.20	12	6.10	78.80	14
Dividends from nonbank subsidiaries	0	4.30	30	1.76	5.32	76	0.76	3.07	64	5.27	1.95	83	17.16	2.65	89
Interest income from nonbank subsidiaries.....	0.30	0.21	85	0.18	0.82	80	0.14	0.18	84	0.40	0.73	82	0.43	1.19	78
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0.35	0.01	93	0.14	0.01	93	1.44	0.01	96	2.20	0.04	95
Operating income from nonbank subsidiaries	0.30	6.88	66	2.29	10.59	65	1.04	4.67	59	7.10	4.70	78	19.80	7.29	83
Dividends from subsidiary holding companies.....	96.87	1.52	98	97	1.03	99	97.13	2.10	98	91.78	2.53	96	76.74	4.52	93
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	96.87	3.73	96	97	2.35	96	97.13	3.91	97	91.78	4.56	93	76.74	6.08	91
Loans and advances from subsidiaries / Short term debt.....	159.05	225.56	62	255.41	142.34	76	95.76	158.10	56	139.29	135.13	70	78.15	83.37	65
Loans and advances from subsidiaries / Total debt	7.98	28.43	38	35.34	29.59	64	11.05	26.38	43	34.16	27.08	64	33.18	28.33	68